

of 4

Information to identify the case:Debtor 1 **Troy W Wright**Social Security number or ITIN **xxx-xx-0844**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Texas**Case number: **15-41663****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Troy W Wright

12/23/15**By the court:** Brenda T. Rhoades
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

of 4
United States Bankruptcy Court
Eastern District of Texas

In re:
Troy W Wright
Debtor

Case No. 15-41663-btr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4

User: childsj
Form ID: 318

Page 1 of 2
Total Noticed: 52

Date Rcvd: Dec 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2015.

db +Troy W Wright, 4612 Leeds Dr, McKinney, TX 75070-8683
cr +Compass Bank, P.O. Box 201347, Arlington, TX 76006-1347
cr +FIFTH THIRD BANK, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
7043488 +ADT, PO Box 371878, Pittsburgh, PA 15250-7878
7000930 +Atmos Energy, PO Box 790311, Saint Louis, MO 63179-0311
7000931 +Atmos Energy, PO Box 650205, Dallas, TX 75265-0205
7000933 +Bank of America, PO Box 15796, Wilmington, DE 19886-5796
7000934 +Barclays Bank/Frontier, PO Box 23066, Columbus, GA 31902-3066
7000940 +CITI CORP CENTRALIZED BANKRUPTCY, PO BOX 790034, Saint Louis, MO 63179-0034
7000942 +Demandforce Inc, 22 4th Street, 12th Floor, San Francisco, CA 94103-3108
7000946 +Financial Pacific Leasing, 3455 South 344th Way, #300, Auburn, WA 98001-9546
7000947 +Freedom Road Financial, 10509 Professional Cir S, Reno, NV 89521-5864
7043490 +Gordon Darby, PO Box 99309, Louisville, KY 40269-0309
7000949 +Independent Bank, PO Box 3035, McKinney, TX 75070-8181
7000951 +K & N Electric, 4909 Rondo Dr, Fort Worth, TX 76106-1824
7000952 +Lori Wright, 241 McCarley Place, McKinney, TX 75071-4944
7000953 +Mitchell, 1415 Danielson St, Poway, CA 92064
7000954 +O Riley Auto Parts, PO Box 9464, Springfield, MO 65801-9464
7000955 +OCWEN, PO Box 6440, Carol Stream, IL 60197-6440
7000956 +OCWEN Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703
7043492 +OpenEdge, 2436 W 700 S, Pleasant Grove, UT 84062-3740
7000958 +Pentagon FCU, PO Box 70046, Springfield, OR 97475-0151
7000961 +Texas Information Management System, PO Box 99309, Louisville, KY 40269-0309
7043494 +UniFirst, 200 N Sam Houston Rd, Mesquite, TX 75149-2715
7000963 +Veritex Bank, 8214 Westchester Drive, Suite 400, Dallas, TX 75225-6110
7000965 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
Frederick, MD 21701)
7000964 +Washington Federal, PO Box 790408, Saint Louis, MO 63179-0408
7000966 +Windset Capital, 4168 West 12600, South 2nd Floor, Riverton, UT 84096-7471
7000967 +Woodforest National Bank, PO Box 8339, Spring, TX 77387-8339
7000968 +Woodforest National Bank, PO Box 790408, Saint Louis, MO 63179-0408
7000969 +XL Parts, 15701 NW Freeway, Houston, TX 77040-3047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QMHCHOW.COM Dec 24 2015 00:53:00 Michelle Chow, PO Box 601389,
Dallas, TX 75360-1389
cr E-mail/Text: bknotice@crgofusa.com Dec 24 2015 01:15:02
FreedomRoad Financial c/o Capital Recovery-920016, PO Box 29426, Phoenix, AZ 85038-9426
cr +EDI: WFFC.COM Dec 24 2015 00:53:00 Wells Fargo Bank, N.A., Bankruptcy Dept,
MAC #D3347-014, 3476 Stateview Blvd, Ft Mill, SC 29715-7203
7000932 EDI: BANKAMER.COM Dec 24 2015 00:53:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
7000935 +EDI: TSYS2.COM Dec 24 2015 00:53:00 Barclays Bank, 125 South West St.,
Wilmington, DE 19801-5014
7043489 +E-mail/Text: cms-bk@cms-collect.com Dec 24 2015 01:14:32 Capital Management,
698 1/2 South Ogden St, Buffalo, NY 14206-2317
7000936 +EDI: CAPITALONE.COM Dec 24 2015 00:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
7000937 +EDI: CHASE.COM Dec 24 2015 00:53:00 Chase, PO Box 94014, Palatine, IL 60094-4014
7000938 +EDI: CHASE.COM Dec 24 2015 00:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
7000939 +EDI: CITICORP.COM Dec 24 2015 00:53:00 Citi, PO Box 6235, Sioux Falls, SD 57117-6235
7000941 +E-mail/Text: defaultspecialty.us@bbva.com Dec 24 2015 01:14:41 Compass, Attn: Bankruptcy,
PO Box 10566, Birmingham, AL 35296-0001
7000943 EDI: DISCOVER.COM Dec 24 2015 00:53:00 Discover, PO Box 15316, Wilmington, DE 19850
7000944 +E-mail/Text: dplbk@discover.com Dec 24 2015 01:15:00 Discover Personal Loan,
Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
7000945 +E-mail/Text: collectionbankruptcies.bancorp@53.com Dec 24 2015 01:15:06 Fifth Third Bank,
Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
7000948 +E-mail/Text: victor.cohen@globalpay.com Dec 24 2015 01:14:22 Global Payments Inc,
Attn: Timothy Cradle, 10705 Red Run Blvd, Owings Mills, MD 21117-5134
7000950 +EDI: IRS.COM Dec 24 2015 00:53:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, Philadelphia, PA 19101-7346
7043491 +E-mail/Text: bankruptcies@libertymutual.com Dec 24 2015 01:14:42 Liberty Mutual,
PO Box 2051, Keene, NH 03431-7051
7000959 E-mail/Text: bkrgeneric@penfed.org Dec 24 2015 01:15:04 Pentagon Federal Credit Union,
PO Box 1432, Alexandria, VA 22313
7000957 +E-mail/Text: BANKRUPTCY@PAWNEELEASING.COM Dec 24 2015 01:15:14 Pawnee Leasing Corp,
700 Centre Avenue, Fort Collins, CO 80526-1842
7000960 +E-mail/Text: ecfbankruptcy@nrgenergy.com Dec 24 2015 01:15:02 Reliant, PO Box 650475,
Dallas, TX 75265-0475
7000962 +E-mail/Text: dolores.futrell@twcable.com Dec 24 2015 01:15:03 Time Warner, PO Box 60074,
City of Industry, CA 91716-0074

District/off: 0540-4

User: childsj
Form ID: 318

Page 2 of 2
Total Noticed: 52

Date Rcvd: Dec 23, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
7000929 1800 Radiator & AC, PO Box 59149, TX 75299
aty* Michelle Chow, PO Box 601389, Dallas, TX 75360-1389
7043493* +Texas Information Managemetn System, PO Box 99309, Louisville, KY 40269-0309
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 23, 2015 at the address(es) listed below:
NONE.

TOTAL: 0